

CLAIM AMENDMENTS

Please cancel Claims 72, 82, 83 and 99 without prejudice.

Please the remaining claims as indicated below:

Claims 1-68. (Previously cancelled).

69. (Currently amended) A method for processing negotiable economic credits through a hand held device adapted to enable a user to communicate through wireless communications networks, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for storing and managing negotiable economic credits, said method comprising the steps of:

wirelessly initiating ~~synchronizing~~ a point of sale with ~~a~~ said hand held device, wherein said hand held device contains ~~a processor~~ personal data, ~~a user profile~~ and includes a database adapted to store economic credits, wherein at least one negotiable economic credit among a plurality of negotiable economic credits ~~are~~ is stored in said database;

selecting said at least one negotiable economic credit from said database ~~from said plurality of negotiable economic credits based on said user profile, in response to initiating synchronizing of said point of said with said hand held device;~~ and

wirelessly transferring through said wireless telecommunications network, said at least one negotiable economic credit from said database ~~of said hand held~~

~~device to said point of sale based on said user profile maintained within said hand held device,~~ in response to the step of selecting said at least one negotiable economic credit from said plurality of negotiable economic credits~~if said step of wirelessly transferring said at least one negotiable economic credit from said database is authorized by the user.~~

70. (Previously added) The method of claim 69 further comprising the step of thereafter completing synchronizing said point of sale with said hand held device after transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale if said step of wirelessly transferring said at least one negotiable economic credit from said database is authorized by the user~~based on said user profile maintained within said hand held device.~~

71. (Previously added) The method of claim 69 wherein said at least one negotiable economic credit comprises coupon data.

72. (Cancelled).

73. (Previously added) The method of claim 69 wherein said at least one negotiable economic credit comprises at least one financial incentive.

74. (Previously added) The method of claim 69 wherein said at least one negotiable economic credit comprises cash.

75. (Previously added) The method of claim 69 further comprising the steps of:

redeeming said at least one negotiable economic credit at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale; and

reconciling data representative of said at least one negotiable economic credit contained in said database within said hand held device, in response to redeeming said at least one negotiable economic credit at said point of sale.

76. (Previously added) The method of claim 69 further comprising the steps of:

electronically negotiating a coupon exchange between said point of sale and said hand held device, in response to transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale; and

reconciling data representative of at least one negotiable economic credit contained in said database within said hand held device, in response to electronically negotiating said coupon exchange between said point of sale and said hand held device.

77. (Previously added) The method of claim 69 further comprising the steps of:

transmitting

data representative of at least one new negotiable economic credit from a coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source; and

storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

78. (Previously added) The method of claim 69 further comprising the steps of:

accessing a product database associated with said point of sale;
retrieving product data from said product database associated with said point of sale; and

comparing said product data to data representative of said at least one negotiable economic credit transmitted from said database of said hand held device, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

79. (Previously added) The method of claim 69 further comprising the steps of:

accessing a database associated with said point of sale, wherein coupon data is stored within said database;

retrieving coupon data from said database associated with said point of sale;

comparing coupon data transmitted from said database of said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale;

identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale;

compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

80. (Previously added) The method of claim 69 further comprising the steps of:

storing a coupon management module within said hand held device, wherein said coupon management module manages the transmission, receipt and storage of said at least one negotiable economic credit comprising coupon data; and

communicating coupon data between said coupon management module and said database of said hand held device; and

processing instructions generated by said coupon management module utilizing said processor associated with said hand held device.

81. (Currently amended) A method for processing negotiable economic credits through a hand held device adapted to enable a user to communicate through wireless communications networks, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for storing and managing negotiable economic credits, said method comprising the steps of:

wirelessly initiating synchronizing a point of sale with a said hand held device through a wireless telecommunications network, wherein said hand held device contains ~~a processor~~ personal data, ~~a user profile~~ and includes a database adapted to store economic credits, wherein at least one negotiable economic credit among a plurality of negotiable economic credits ~~are~~ is stored in said database;

selecting said at least one negotiable economic credit from said database ~~from said plurality of negotiable economic credits based on said user profile~~, in

~~response to initiating synchronizing of said point of sale with said hand held device; and~~

~~wirelessly transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale, in response to synchronization of said point of sale based on said user profile maintained within said hand held device, in response to the step of selecting said at least one negotiable economic credit from said plurality of negotiable economic credits and synchronizing said point of sale with said hand held device if said step of wirelessly transferring said at least one negotiable economic credit from said database is authorized by the user;~~

~~wirelessly transmitting data representative of at least one new negotiable economic credit through said wireless telecommunications network from a coupon source associated with said point of sale to said hand held device during~~
~~synchronization between said hand held device and said coupon source; and~~

~~storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.~~

82. (Cancelled)

83. (Cancelled)

84. (Currently amended) A method for processing negotiable economic credits through a wireless telephone adapted to enable a user to communicate through a wireless telecommunications network, access the Internet, store and manage personal data including telephone numbers, and also adapted as a nonproprietary device for storing and managing negotiable economic credits within a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored, and communicate directly with a point of sale using at least one of an infrared or radio frequency transceiver, said method comprising the steps of:

~~initiating~~ synchronizing a point of sale with a wireless telephone through a wireless telecommunications network, ~~wherein said wireless telephone contains a processor, a user profile and a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored;~~

selecting at least one negotiable economic credit from said plurality of negotiable economic credits ~~based on said user profile, in response to initiating synchronizing of said point of said with said wireless telephone;~~

wirelessly transferring through said wireless telecommunications network, said at least one negotiable economic credit from said database ~~of said wireless telephone to said point of sale~~ if said step of wirelessly transferring said at least one negotiable economic credit from said database is authorized by the user ~~based on said user profile maintained within said wireless telephone, in response to selecting said at least one negotiable economic credit from said~~

~~plurality of negotiable economic credits and synchronizing said point of sale with said wireless telephone;~~

wirelessly transmitting data representative of at least one new negotiable economic credit through said wireless telecommunications network from a coupon source associated with said point of sale to said wireless telephone after said step of wirelessly transferring said at least one negotiable economic credit from said database to said point of sale is completed~~during synchronization between said wireless telephone and said coupon source; and~~

storing said at least one new negotiable economic credit ~~as coupon data~~ in said database ~~within said wireless telephone, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said wireless telephone during synchronization between said wireless telephone and said coupon source;~~ and

~~thereafter completing synchronizing said point of sale with said wireless telephone in response to storing said at least one new negotiable economic credit as coupon data in said database within said wireless telephone.~~

85. (Previously added) The method of claim of 84 wherein said wireless telecommunications network comprises a personal area network.

86. (Previously added) The method of claim 85 wherein said personal area network comprises a Bluetooth network.

87. (Previously added) The method of claim 32 wherein said wireless telecommunications network comprises a CDMA network.

88. (Previously added) The system of claim 32 wherein said wireless telecommunications network comprises a Wireless Intelligent Network (WIN).

89. (Currently amended) A system for processing negotiable economic credits through a hand held device, said system comprising:

~~a hand held device having a processor, a user profile and adapted to enable a user to communicate with other hand held devices through a wireless telecommunications network, access the Internet, store and manage personal data including telephone numbers, and also adapted as a nonproprietary device for storing and managing negotiable economic credits within a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored, and communicate directly with a point of sale and other hand held devices using at least one of an infrared or radio frequency transceiver;~~

~~a synchronization module adapted for synchronizing a point of sale with a the hand held device, wherein said synchronization module is stored as a computer program within said hand held device and wherein instructions generated by said synchronization module are executable by said processor in cooperation with the at least one of an infrared or radio frequency transceiver of said hand held device;~~

~~retrieval module for selecting at least one negotiable economic credit from said plurality of negotiable economic credits based on said user profile, in~~

~~response to initiating synchronizing of said point of sale with said hand held device; and~~

~~transfer a coupon management module stored within for transferring said at least one negotiable economic credit from said database of said hand held device, said coupon management module adapted to manage the transmission, receipt and storage of to said point of sale based on said user profile maintained within said hand held device, in response to selecting said at least one negotiable economic credit from said plurality of negotiable economic credits and synchronizing said point of sale with said hand held device.~~

90. (Previously added) The system of claim 89 wherein said at least one negotiable economic credit comprises coupon data.

91. (Previously added) The system of claim 89 wherein said at least one negotiable economic credit comprises at least one financial award.

92. (Previously added) The system of claim 89 wherein said at least one negotiable economic credit comprises at least one financial incentive.

93. (Previously added) The system of claim 89 wherein said at least one negotiable economic credit comprises cash.

94. (Previously added) The system of claim 89 further comprising:
redeeming module for redeeming said at least one negotiable economic credit at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale; and

reconciling module for reconciling data representative of said at least one negotiable economic credit contained in said database within said hand held device, in response to redeeming said at least one negotiable economic credit at said point of sale.

95. (Previously added) The system of claim 89 further comprising:

negotiating module for electronically negotiating a coupon exchange between said point of sale and said hand held device, in response to transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale; and

reconciling module for reconciling data representative of at least one negotiable economic credit contained in said database within said hand held device, in response to electronically negotiating said coupon exchange between said point of sale and said hand held device.

96. (Previously added) The system of claim 89 further comprising:

transmission module for transmitting data representative of at least one new negotiable economic credit from a coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source; and

storage module for storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

97. (Previously added) The system of claim 89 further comprising:

a product database associated with said point of sale;

retrieval module for retrieving product data from said product database associated with said point of sale; and

comparison module for comparing said product data to data representative of said at least one negotiable economic credit transmitted from said database of said hand held device, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

98. (Previously added) The system of claim 89 further comprising:

a database associated with said point of sale, wherein coupon data is stored within said database associated with said point of sale;

retrieval module for retrieving coupon data from said database associated with said point of sale;

comparison module for comparing coupon data transmitted from said database of said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale;

identification module for identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale;

compiling module compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculating module for calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

99. (Cancelled).

100. (Currently amended) A system for processing negotiable economic credits through a hand held device, comprising:

a point of sale with access to a wireless telecommunications network;

a hand held device having adapted to enable a user to communicate through wireless telecommunications networks, access the Internet, store and manage personal data including telephone numbers and a calendar, and also adapted as a nonproprietary device for storing and managing negotiable economic credits, said hand held device including a processor, at least one wireless transceiver, a user profile and a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored;

a synchronization module for synchronizing ~~at the~~ point of sale with said hand held device through said wireless telecommunications network;

a retrieval module for enabling the selecting of at least one negotiable economic credit from said plurality of negotiable economic credits, ~~based on said user profile, in response to initiating synchronizing of said point with said hand held device;~~ wherein said at least one negotiable economic credit is transferred from said database of said hand held device through said wireless telecommunications network to said point of sale if said step of wirelessly transferring said at least one negotiable economic credit from said database is authorized by the user ~~based on said user profile maintained within said hand held device, in response to selecting said at least one negotiable economic credit~~

~~from said plurality of negotiable economic credits and synchronizing said point of sale with said hand held device;~~

a transmission module adapted for transmitting data representative of at least one new negotiable economic credit through said wireless telecommunications network from a ~~coupon~~negotiable economic credit source associated with said point of sale to said handheld device during synchronization between said hand held device and said ~~point of sale~~coupon source; and

a storage module for storing said at least one new negotiable economic credit ~~as coupon data~~ in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said ~~coupon~~negotiable economic credit source associated with said point of sale to said hand held device during synchronization between said hand held device and said ~~coupon~~negotiable economic credit source.

101. (Currently amended) The system of claim 100 further comprising:

a database associated with said point of sale, wherein coupon data is stored within said database;

retrieval module for retrieving coupon data from said database associated with said point of sale if said step of wirelessly transferring said at least one negotiable economic credit from said database is authorized by the user~~based on said user profile maintained within said hand held device;~~

comparison module for comparing coupon data transmitted from said database of said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale;

identification module for identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from

said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale;

compiling module for compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculation module for calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

102. (Previously added) The system of claim 100 further comprising:

a coupon management module stored within said hand held device, wherein said coupon management module manages the transmission, receipt and storage of said at least one negotiable economic credit comprising coupon data; and

wherein coupon data are communicated between said coupon management module and said database of said hand held device if said step of wirelessly transferring said at least one negotiable economic credit from said database is authorized by the user~~based on said user profile maintained within said hand held device.~~

103. (Previously added) The system of claim 101 wherein said at least one negotiable economic credit comprises coupon data.

104. (Previously added) The system of claim 101 wherein said at least one negotiable economic credit comprises at least one financial award.

105. (Previously added) The system of claim 101 wherein said at least one negotiable economic credit comprises at least one financial incentive.

106. (Previously added) The system method of claim of 101 wherein said wireless telecommunications network comprises a personal area network.

107. (Previously added) The system of claim 101 wherein said personal area network comprises a Bluetooth network.

108. (Previously added) The system of claim 101 wherein said wireless telecommunications network comprises a CDMA network.

109. (Previously added) The system of claim 101 wherein said wireless telecommunications network comprises a Wireless Intelligent Network (WIN).

110. (Currently amended) A program product for processing negotiable economic credits through a hand held device having adapted to enable a user to communicate through wireless telecommunications networks, access the Internet, store and manage personal data including telephone numbers and a calendar, and also adapted as a nonproprietary device for storing and managing negotiable economic credits within a database residing within the hand held device, said program product residing in a memory of a data processing system within said hand held device, said program product comprising:

an instruction means residing in of a data processing system for wirelessly synchronizing a point of said sale with at the hand held device, wherein said hand held device contains a processor, a user profile and a data base wherein;

an instruction for enabling the user to select at least one negotiable economic from said plurality of negotiable economic credits based on said user profile, for transfer to said point of sale after in response to initiating said synchronizing of said point of said sale with said hand held device; and

instruction means residing in a data-processing system for enabling the wireless transferring of said at least one negotiable economic credit from said database ~~of said hand held device to said point of sale based on said user profile maintained within said hand held device,~~ in response to the user selecting said at least one negotiable economic credit from said plurality of negotiable economic credits and comprising coupon data and if said step of wirelessly transferring said at least one negotiable economic credit from said database is authorized by the user.

111. (Previously added) The program product of claim 110 wherein said at least one negotiable economic credit comprises coupon data.

112. (Previously added) The program product of claim 110 further comprising:
instruction means residing in a data-processing system for redeeming said at least one negotiable economic credit at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale; and

instruction means residing in a data-processing system for reconciling data representative of said at least one negotiable economic credit contained in said database within said hand held device, in response to redeeming said at least one negotiable economic credit at said point of sale.

113. (Previously added) The program product of claim 110 further comprising:
instruction means residing in a data-processing system for electronically negotiating a coupon exchange between said point of sale and said hand held

device, in response to transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale; and

instruction means residing in a data-processing system for reconciling data representative of at least one negotiable economic credit contained in said database within said hand held device, in response to electronically negotiating said coupon exchange between said point of sale and said hand held device.

114. (Previously added) The program product of claim 110 further comprising:

instruction means residing in a data-processing system for transmitting data representative of at least one new negotiable economic credit from a coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source; and

instruction means residing in a data-processing system for storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

115. (Previously added) The program product of claim 110 further comprising:

instruction means residing in a data-processing system for accessing a product database associated with said point of sale;

instruction means residing in a data-processing system for retrieving product data from said product database associated with said point of sale; and

instruction means residing in a data-processing system for comparing said product data to data representative of said at least one negotiable economic credit transmitted from said database of said hand held device, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

116. (Previously added) The program product of claim 110 further comprising:

instruction means residing in a data-processing system for accessing a database associated with said point of sale, wherein coupon data is stored within said database;

instruction means residing in a data-processing system for retrieving coupon data from said database associated with said point of sale;

instruction means residing in a data-processing system for comparing coupon data transmitted from said database of said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale;

instruction means residing in a data-processing system for identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale;

instruction means residing in a data-processing system for compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

instruction means residing in a data-processing system for calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.